

Information to identify the case:

Debtor 1	Juliet H Leba	Social Security number or ITIN	xxx-xx-6991
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-15955-ABA		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Juliet H Leba
aka Juliet H Polkiewicz, aka Huinhtram Leba,
aka Huynh Tram Ba Le, aka Huinhtram
Polkiewicz

11/4/22

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Juliet H Leba
Debtor

Case No. 18-15955-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 3

Date Rcvd: Nov 04, 2022

Form ID: 3180W

Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 06, 2022:

Recip ID	Recipient Name and Address
db	#+ Juliet H Leba, 20 Duchess Drive, Sicklerville, NJ 08081-5654
sp	+ Christopher T. Campbell, 1720 Route 34, Suite 10, Wall, NJ 07727-3991
517412666	+ CCMUA, Po Box 1105, Bellmawr, NJ 08099-5105
517572288	+ Camden County MUA, 1645 Ferry Ave, Camden, NJ 08104-1311
517412670	+ John Polkiewicz, 161 W. Central Avenue, Moorestown, NJ 08057-2433
517412669	+ John Polkiewicz, c/o Camden County Probation Department, 161 W. Central Avenue, Moorestown, NJ 08057-2433
517412672	+ Law Office of Karen Amacker, Esq, Price Professional Center, 1221 North Church Street, Suite 206, Moorestown, NJ 08057-1245
517412675	+ Rowan SOM Family Practice, c/o Penn Credit Corporation, 916 South 14th Street, Harrisburg, PA 17104-3425

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 04 2022 20:40:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Nov 04 2022 20:40:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: RASEBN@raslg.com	Nov 04 2022 20:40:00	Nationstar Mortgage LLC, Robertson, Anschutz & Schneid, P.L., 6409 Congress Ave.suite # 100, Boca Raton, FL 33487-2853
517412665	+ EDI: CAPITALONE.COM	Nov 05 2022 00:33:00	Capital One Bank USA NA, PO BOX 30281, Salt Lake City, UT 84130-0281
517419671	+ Email/Text: bankruptcy@cavps.com	Nov 04 2022 20:41:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
517412667	+ EDI: WFNNB.COM	Nov 05 2022 00:33:00	Comentity Bank/Hot Topic, PO Box 182789, Columbus, OH 43218-2789
517412668	+ Email/Text: ngisupport@radiusgs.com	Nov 04 2022 20:40:00	GE Capital Retail Bank/Old Navy, c/o Northland Group, PO Box 390846, Minneapolis, MN 55439-0846
517958475	EDI: IRS.COM	Nov 05 2022 00:33:00	IRS, PO Box 7346, Philadelphia PA 19101-7346
517412671	+ Email/Text: ngisupport@radiusgs.com	Nov 04 2022 20:40:00	Laboratory Corp of America, c/o Central Credit Services, 9550 Regency Square, Suite 602, Jacksonville, FL 32225-8116
517571517	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 04 2022 20:40:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011

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User: admin

Page 2 of 3

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517412673	+ Email/Text: RASEBN@raslg.com	Nov 04 2022 20:40:00	Mr. Cooper Mortgage, c/o RAS Citron, 130 Clinton Road, #202, Fairfield, NJ 07004-2927
517560509	Email/Text: nsm_bk_notices@mrcooper.com	Nov 04 2022 20:40:00	Nationstar Mortgage LLC, d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261
517450922	+ Email/Text: RASEBN@raslg.com	Nov 04 2022 20:40:00	Nationstar Mortgage, LLC, Robertson, Anschutz, & Schneid, P.L., 6409 Congress Ave., Suite 100, Boca Raton, FL 33487-2853
517606817	^ MEBN	Nov 04 2022 20:37:06	PSE&G, PO Box 14444, New Brunswick NJ 08906-4444
517412674	+ EDI: CCS.COM	Nov 05 2022 00:38:00	Plymouth Rock Assurance, c/o Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
517412676	EDI: RMSC.COM	Nov 05 2022 00:33:00	SYNCB/GAP, PO Box 965005, Orlando, FL 32896-5005
517412677	EDI: RMSC.COM	Nov 05 2022 00:33:00	SYNCB/Old Navy, PO Box 965005, Orlando, FL 32896-5005
517415748	+ EDI: RMSC.COM	Nov 05 2022 00:33:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517412678	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Nov 04 2022 20:40:00	Toyota Financial Services, PO Box 4102, Carol Stream, IL 60197-4102
517514625	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Nov 04 2022 20:40:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty	*+	Christopher T. Campbell, 1720 Route 34, Suite 10, Wall, NJ 07727-3991
517606816	##+	New Jersey American Water, 1025 Laurel Oak Rd, Voorhees NJ 08043-3506

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 06, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 4, 2022 at the address(es) listed below:

Name	Email Address
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District/off: 0312-1

User: admin

Page 3 of 3

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Denise E. Carlon

on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

Eric Clayman

on behalf of Debtor Juliet H Leba mail@jenkinsclayman.com JenkinsClayman@jubileebk.net

Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

Isabel C. Balboa

ecfmail@standingtrustee.com summarymail@standingtrustee.com

Kevin M. Buttery

on behalf of Creditor Nationstar Mortgage LLC kbuttery@moodklaw.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6